

**Information to identify the case:**

Debtor 1	<b>William F. Wiles Jr.</b>	Social Security number or ITIN	<b>xxx-xx-7618</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<b>Barbara A. Wiles</b>	Social Security number or ITIN	<b>xxx-xx-7620</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court	<b>WESTERN DISTRICT OF PENNSYLVANIA</b>		
Case number:	<b>14-24159-TPA</b>		

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

William F. Wiles Jr.

Barbara A. Wiles

5/12/20

**By the court:** Thomas P. Agresti  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
William F. Wiles, Jr.  
Barbara A. Wiles  
DebtorsCase No. 14-24159-TPA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: nsha  
Form ID: 3180WPage 1 of 2  
Total Noticed: 28

Date Rcvd: May 12, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 14, 2020.

db/jdb  
cr +William F. Wiles, Jr., Barbara A. Wiles, 5272 Becky Drive, Pittsburgh, PA 15236-2621  
+Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor,  
Pittsburgh, PA 15212-5860  
cr Nissan Motor Acceptance Corporation, P.O. Box 660366, Dallas, TX 75266-0366  
13940009 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
(address filed with court: Home Depot, PO Box 182676, Columbus, OH 43218-2676)  
13940005 +Clearview Federal Credit Union, PO Box 71050, Charlotte, NC 28272-1050  
13940007 Duquesne Light, PO Box 67, Pittsburgh, PA 15267-0001  
13940008 EDI Financial, PO Box 36008, Knoxville, TN 37930-6008  
13992445 +Edfinancial on behalf of US Dept. of Education, 120 N. Seven Oaks Dr.,  
Knoxville, TN 37922-2359  
14966669 +MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110,  
Oklahoma City, OK 73118-6051  
13940010 ++NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366  
(address filed with court: Nissan Motor Acceptance, PO Box 371447, Pittsburgh, PA 15250)  
13970361 Nissan - Infiniti LT, POB 660366, Dallas, TX 75266-0366  
13940011 Pennsylvania American Water, PO Box 371412, Pittsburgh, PA 15250-7412  
13940013 Peoples Gas, PO Box 371820, Pittsburgh, PA 15250-7820  
14025034 +Peoples Natural Gas Company, LLC, Equitable Gas Division, 375 North Shore Drive, Suite 600,  
Pittsburgh, PA 15212-5866, Attn: Dawn Lindner  
13940014 Sears, PO Box 6077, Sioux Falls, SD 57117-6077

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 13 2020 03:59:07 Pennsylvania Dept. of Revenue,  
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
Harrisburg, PA 17128-0946  
14348388 +E-mail/Text: bankruptcy@consumerportfolio.com May 13 2020 03:59:29  
CONSUMER PORTFOLIO SERVICES, INC., P.O. BOX 57071, IRVINE, CA. 92619-7071  
13940001 EDI: CAPITALONE.COM May 13 2020 07:33:00 Capital One, PO Box 71083,  
Charlotte, NC 28272-1083  
14048939 +EDI: CITICORP.COM May 13 2020 07:33:00 Citibank, N.A., 701 East 60th Street North,  
Sioux Falls, SD 57104-0493  
14050113 +E-mail/Text: kbarkley@bernsteinlaw.com May 13 2020 03:59:52 Duquesne Light Company,  
c/o Peter J. Ashcroft,, Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,,  
Pittsburgh, PA 15219-1945  
13940004 EDI: JPMORGANCHASE May 13 2020 07:33:00 Chase Home Finance, PO Box 78420,  
Phoenix, AZ 85062-8420  
14019033 EDI: JPMORGANCHASE May 13 2020 07:33:00 JPMorgan Chase Bank, National Association,  
Chase Records Center, ATTN: Correspondence Mail, Mail Code: LA4-5555, 700 Kansas Lane,  
Monroe, LA 71203  
14002763 +E-mail/PDF: resurgentbknofications@resurgent.com May 13 2020 04:02:30  
PYOD, LLC its successors and assigns as assignee, of Citibank, N.A.,  
Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008  
14006849 +E-mail/Text: csc.bankruptcy@amwater.com May 13 2020 04:00:01 Pa. American Water,  
PO Box 578, Alton, IL 62002-0578  
13940012 E-mail/Text: bankruptcy@psecu.com May 13 2020 03:59:48  
Pennsylvania State Employees FCU, P.O. Box 67013, Harrisburg, PA 17106-7013  
14523216 EDI: Q3G.COM May 13 2020 07:33:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,  
PO Box 788, Kirkland, WA 98083-0788  
13940015 EDI: WFFC.COM May 13 2020 07:33:00 Wells Fargo, PO Box 660431, Dallas, TX 75266-0431  
14044577 EDI: WFFC.COM May 13 2020 07:33:00 Wells Fargo Bank, N.A., PO Box 10438,  
Des Moines, IA 50306-0438

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Duquesne Light Company  
cr JPMorgan Chase Bank National Association  
cr MidFirst Bank  
cr\* +Consumer Portfolio Services, Inc., P.O. Box 57071, Irvine, CA 92619-7071  
cr\* +MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110,  
Oklahoma City, OK 73118-6051  
cr\* Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788  
13940002\* Capital One, PO Box 71083, Charlotte, NC 28272-1083  
13940003\* Capital One, PO Box 71083, Charlotte, NC 28272-1083  
13940006\* +Clearview Federal Credit Union, PO Box 71050, Charlotte, NC 28272-1050

TOTALS: 3, \* 6, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-2

User: nsha  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 28

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 14, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 12, 2020 at the address(es) listed below:

James Warmbrodt on behalf of Creditor MidFirst Bank bkgroup@kmlawgroup.com  
James Warmbrodt on behalf of Creditor MidFirst Bank bkgroup@kmlawgroup.com  
Joseph P. Schalk on behalf of Creditor JPMorgan Chase Bank National Association  
jschalk@barley.com, sromig@barley.com  
Kenneth Steidl on behalf of Debtor William F. Wiles, Jr. julie.steidl@steidl-steinberg.com,  
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@st  
eidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-ste  
inberg.com  
Kenneth Steidl on behalf of Joint Debtor Barbara A. Wiles julie.steidl@steidl-steinberg.com,  
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@st  
eidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-ste  
inberg.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,  
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com  
Robert Shearer on behalf of Trustee Robert Shearer information@robertshearer.com,  
rshearer@ecf.axosfs.com;rspclaw@gmail.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,  
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com  
William E. Craig on behalf of Creditor Nissan Motor Acceptance Corporation  
ecfmail@mortoncraig.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 11